DOCUMENT RESUME

ED 263 835 HE 018 882

AUTHOR	Hexter, Holly
TITLE	Grants Versus Loans: Recent Proposals for Change in Student Aid Policy in Great Britain.
INSTITUTION	American Council on Education, Washington, D.C. Div. of Policy Analysis and Research.
SPONS AGENCY	EXXON Education Foundation, New York, N.Y.
PUB DATE	Jun 85
NOTE	20p.
AVAILABLE FROM	American Council on Education, Division of Policy Analysis and Research, One Dupont Circle, N.W., Washington, DC 20036-1193 ($8.00, nonmembers; $5.00, members).
PUB TYPE	Reports - Descriptive (141)
EDRS PRICE	MF01/PC01 Plus Postage.
DESCRIPTORS	Access to Education; Career Choice; Change Strategies; *Federal Aid; *Financial Policy; Financial Problems; Foreign Countries; Government School Relationship; *Grants; Higher Education; Loan Repayment; Low Income Groups; Middle Class Students; Parent Financial Contribution; Resource Allocation; *Student Financial Aid; *Student Loan Programs
IDENTIFIERS	College Costs; *Debt (Financial); *Great Britain; United States

ABSTRACT

Recent attempts of the British government to shift its student aid programs from grants to loans are discussed, along with parallels between developments in student aid policy in both Britain and the United States. Great Britain's higher education structure, access to education, and enrollments are briefly described. In Britain over 90 percent of students receive financial aid, compared to about 50 percent in the United States. Aid to British students takes two main forms: mandatory government grants to eligible students enrolled in approved courses, and discretionary awards given to students not qualifying for mandatory awards. Fiscal problems in both countries may mean continuing pressure to reduce funding for student aid programs and thus restrict access to college. The proposed changes in the British student grants system and the reimposition of tuition would mark a departure from the tradition of free or highly-subsidized tuition. In the United States, a recent Reagan administration plan would bar access to loans for many middle-income students. (SW)

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GRANTS VERSUS LOANS: RECENT PROPOSALS FOR CHANGE IN STUDENT AID POLICY IN GREAT BRITAIN

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June 1985

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Foreword

In the midst of debate in this country about the future directions of student financial assistance, it can be useful to look at approaches to student aid taken by other countries. This paper offers a brief look at Great Britain's recent experience, which reveals some commonalities in philosophical purpose but considerable differences as well.

Partly because U.S. and British higher education programs differ greatly, no single set of implications emerges from this review. The reader will nevertheless find many points of comparison; it is our intention that the paper provide new perspective on U.S. policies of financial assistance to those wishing to pursue postsecondary study.

This paper has been prepared as part of a grant from the Exxon Education Foundation to examine alternatives in the design of student aid programs. ACE is grateful to Exxon for its support of this project.

Scott Miller, ACE senior research associate, provided ideas and guidance for the paper. Maureen Woodhall of the London Institute of Education provided facts and figures concerning British student aid and contributed to the account of recent government policies concerning higher education. Peter Scott, editor of The Times Higher Education Supplement, was also helpful in this regard.

Valuable comments on the draft were provided by Charles Saunders, ACE vice president for governmental relations, Dr. Robert Berdahl of the University of Maryland, and Stephen Cox, assistant cultural attache of the British Embassy in Washington, D.C. Helpful review came also from Mary Hayes of the National Student Aid Coalition, David Ray of the National Institute of Independent Colleges and Universities, and Michael McPherson, senior fellow at the Brookings Institution.

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Introduction

In the fall of 1984, when Great Britain's education secretary, Sir Keith Joseph, announced planned cuts in student financial aid, he sparked the largest parliamentary revolt within Conservative ranks since the Thatcher government took office. Students, parents, and higher education groups staged massive demonstrations in protest; constituents flooded members of Parliament with complaints. After almost two-thirds of the Conservative "backbenchers" signalled their opposition, Sir Keith was forced into at least partial retreat. To do otherwise would have risked a vote of no confidence in the government.[1]

What was all the hubbub about? In its attempt to limit spending on student aid by targeting grants more narrowly to needy students, it appeared to some that the government led by Prime Minister Margaret Thatcher was offering modest reforms in a system long criticized as obsolete and inequitable. To opponents, however, the plan represented a major assault on the British entitlement system endorsed by a Parliamentary commission 25 years ago.

Until now, the principle of student support enunciated by Great Britain's Anderson Committee in 1960--a grant based on a means test available to all full-time students taking approved courses--has remained basically intact. Yet throughout the last two decades, there have been repeated attempts to amend the grant system either by broadening eligibility and thus increasing public support or by shifting more costs to students and their parents through a government-supported loan scheme.

In illuminating Great Britain's debate over student financial aid policy, it may be possible to shed light on current concerns shared by policymakers on both sides of the Atlantic. What follows is a description of the British student aid system, a look at recent developments in student aid policy in both Britain and the United States, and some discussion of the implications of those developments for the future.

Comparisons should not be overstated, as the British and American higher education systems differ markedly. Historically, access to higher education has been much more restricted in Great Britain than in the U.S. Full-time students who attend universities or polytechnics are much more heavily subsidized than their American counterparts, and aid is awarded only in the form of grants, rather than the mix of grants, loans, and work-study given in the U.S. The British government pays tuition for most British students; and tuition, which is set by the government, provides proportionately far less revenue for British institutions than in the U.S.

Nevertheless, there are parallels in the political situation in which each country now finds itself: In both Great Britain and the U.S., conservative governments have taken office on a platform of reducing taxation and curbing public expenditures, including support of higher education and student assistance. In recent years, as both Great Britain and the U.S. have tried to control student aid expenditures by concentrating aid on the neediest students, middle-class families have attempted to protect their share of these benefits.

To understand the context in which British proposals are being made, it is necessary to describe the distinctive features of Great Britain's system of higher education in some detail.

British Higher Education[2]

Structure. Great Britain has a so-called binary system of higher education, composed of 47 centrally-funded, self-governing universities on the one hand, and a sector funded by local education authorities (LEAs) made up of 30 polytechnic institutions and roughly 700 colleges of higher education, technical colleges and schools of further education, some of which offer degree-level programs. The term "further education" generally refers to all nonuniversity postsecondary study, but it is often used to describe nondegree vocational programs.

Before 1964, only universities could award degrees; now a degree-granting body called the Council for National Academic Awards confers degrees for courses of study at the polytechnics.

Although the universities are described as an autonomous sector, most of their operating funds come from the government in the form of a block grant, channeled through the quasi-governmental University Grants Committee. The polytechnics and other institutions are maintained by local education authorities and financed by general government support allocated by the National Advisory Body (NAB) for Local Authority Higher Education.

Direct government grants make up about 75 percent of the operating funds of higher education institutions; student tuition and fees, most of which the government also pays directly to the institutions, constitute the remaining 25 percent. In other words, apart from the private University of Buckingham, all British universities and other institutions of higher education are funded by the public purse.[3]

Access. British higher education has a history of selectivity. Those pursuing degree-level postsecondary education must first pass General Certificate of Education ordinary-level (O-level) examinations

in at least five subjects, usually administered at age 15 or 16, and advanced level (A-level) examinations in at least two subjects two years later. Those who obtain a Certificate of Secondary Education pursue vocationally-oriented courses at technical colleges and colleges of higher and further education.

Participation Rates. Historically, a much smaller percentage of college-age students in Great Britain than in the United States has participated in higher education. Prior to the Robbins era of expansion in the 1960s, about 7 percent of students under age 21 were enrolled in higher education. That rate doubled to 14 percent between 1960 and 1970. Participation peaked at 14.2 percent in 1971 and fell to 12.4 percent in 1978, according to researcher John H. Farrant.[4] The rate remained steady for three years thereafter. In 1982-83, according to British government statistics, 13.5 percent of British 18-year-olds entered full-time higher education.[5] In the U.S., according to the Census Bureau, about 33 percent of all 18- and 19-year-olds were enrolled in college full time in 1982-83.[6]

Farrant and others conclude that Britain's goal of increased working-class participation has proved largely elusive. The rate of participation in full-time higher education by the middle class rose from 19.5 percent to 26.9 percent between 1961 and 1977; for working class students, the comparable rates were 3.2 percent and 5 percent.[7]

Student Support[8]

More than 90 percent of all students in British higher education receive student financial aid, a much higher proportion than in the United States (about 50 percent) or other industrialized countries. Aid to British students takes two principal forms: mandatory grants that local educational authorities (LEAs) must award to eligible students enrolled in approved courses, and discretionary awards given at the LEAs' discretion to students who fail to qualify for mandatory awards. Postgraduate awards are distributed competitively by the Department of Education and Science or government research councils.

Mandatory awards. Although in the U.S. students use grants, loans and work study to offset tuition, recipients of mandatory awards in Great Britain have their tuition subsidized; these awards include maintenance grants, which are intended to cover living expenses. Mandatory awards comprise slightly less than three-quarters of all grants awarded to British students. To qualify, students must be enrolled in approved courses, must have lived in the United Kingdom for at least three years immediately preceding higher education and, with few exceptions, must not have been enrolled in another course of higher

education study for more than two years. The duration of support is contingent upon the course of study. Regardless of income, all students receive a minimum maintenance grant--currently L205, or about $285.[9] Any additional amount is calculated by subtracting the expected parental contribution from the maximum grant rate, which varies with the student's residence (see table 1). Currently, families with adjusted incomes below L7,600 (about $10,564) are exempted from parental contributions (see table 2).[10] This varies markedly from the U.S. needs analysis system.[11]

Table 1

Rates of Mandatory Student Grants, 1984-85 and 1985-86

	84-85	85-86
Fees[a]	L520 ($723)[b]	L520
Maximum maintenance grant		
Students living at home	L1,435 ($1,995)	L1,480 ($2,057)
Students living outside London	L1,775 ($2,467)	L1,830 ($2,544)
Students living in London	L2,100 ($2,919)	L2,165 ($3,009)
Minimum maintenance grant	L205 ($285)	---

[a]Tuition is paid directly to the institutions for all mandatory grantholders.
[b]Figures in parentheses are U.S. dollar equivalents based on the August 1984 exchange rate of L1=$1.39.
Source: Department of Education and Science, Great Britain, 1985

Above that threshold, parental contributions are calculated on a sliding scale, based on a formula that takes into account the number of dependents, pension contributions, and special circumstances such as disability. Supplemental allowances are added for older students, disabled students, and students with dependents. There are also supplements for books, travel, and special equipment.

In addition, since 1977, all mandatory award recipients have had their tuition completely subsidized. Thus, in 1982-83, the average value of a student grant was L1,835, reflecting the average maintenance award of L1,277 and average tuition subsidy of L558 per student. Parental contributions averaged L653, or more than one-third of all nontuition expenses (see Table 3).

Table 2

Scale of Parental Contribution, 1984-85 and 1985-86
(figures in pounds)

Residual income[a]	1984-85 contribution	Proposed 1985-86 contribution
7,600	20	---
8,100	91	20
8,600	162	91
9,000	220	148
9,500	291	220
10,000	370	291
10,500	453	374
11,000	536	474
12,000	703	674
13,000	870	874
14,000	1,036	1,074
15,000	1,203	1,274
16,000	1,370	1,524
17,000	1,536	1,774
18,000	1,703	2,024
19,000	1,870	2,274
20,000	2,036	2,524
21,000	2,203	2,774
22,000	2,370	3,024
23,000	2,536	3,274
24,000	2,703	3,524
25,000	2,870[b]	3,774[c]

[a]Residual income is equivalent to adjusted gross income.
[b]Scale continues at L1 for every L6 of additional income.
[c]Scale continues at L1 for every L4 of additional income, with a maximum contribution of L4,000.
Source: Great Britain. Department of Education and Science, 1985

Table 3

Student Support in Great Britain, 1982-83
in Pounds (and U.S. Dollars)[a]

	Total (in millions)	Avg. Per Student
Student maintenance	703 ($1,223)	L1,690 ($2,940)
Parental contributions	172 ($299)	L413[b] ($719)
		L653[c] ($1,136)
LEA maintenance (nontuition) expenditures	531 ($924)	L1,277 ($2,222)
LEA tuition/fees expenditures	232.1 ($404)	L558 ($971)
Total LEA expenditures	763.1 ($1,328)	L1,835 ($3,193)
Total student support, including parental contributions	935.1 ($1,627)	L2,248 ($3,911)
Average parental contribution as a percentage of nontuition expenses	38%	

[a]The foreign exchange rate in 1982 averaged L1=$1.74.
[b]Average assessed contribution of all parents, spouses and students
[c]Average assessed contribution of those liable to make contributions
Source: Great Britain. Department of Education and Science, 1985

Of the more than 500,000 students enrolled in higher education institutions, about 115,000 qualify for the maximum maintenance grant.

The Department of Education and Science (DES) estimates that in 1985-86, the British government will spend L530 million ($738 million) on mandatory awards for 460,000 students in England, Wales, and Scotland.[12]

Discretionary awards. In 1979-80, discretionary awards comprised 25 percent of all student awards (133,000 out of 456,000). LEAs may award discretionary grants to students taking approved courses who fail

to qualify for mandatory awards on other grounds, and to students taking "nondesignated courses," such as nondegree programs, continuing education and part-time courses. Whereas LEAs are reimbursed by DES for 90 percent of their expenditures on mandatory awards, they receive only 40 percent to 50 percent reimbursement for discretionary awards.

Grants or Loans?

In urging expanded access to higher education in its landmark report of 1963, the government-appointed committee headed by Lord Robbins, chairman of the Financial Times and chairman of the governing board of the London School of Economics, stated that "courses of higher education should be available for all those who are qualified by ability and attainment to pursue them and who wish to do so."[13]

The Robbins report stopped short of recommending the introduction of student loans, on the grounds that loans would thwart the very expansion of access the committee sought to foster. Throughout subsequent debates, it was variously argued that replacing student grants with loans would deter low-income students from pursuing higher education, would lengthen the average course of study, raise attrition and failure rates, and distort students' choices of study and careers. For women, who were expected to forgo paid employment for marriage, loans were viewed as constituting a "negative dowry" since debts presumably would be passed on to the spouse. Policymakers were also skeptical of claims of governmental savings, particularly in the short term.

In short, many opponents, like long-time MP William Van Straubenzee, viewed loans as both impractical and an unprincipled abrogation of public commitment. "Student grants," he wrote in 1968, "are socially and educationally necessary and they are an expenditure which we can and will afford."[14]

Thatcher's Higher Education Policies

Proposals to replace grants at least partially with loans have regained currency amid the current government's effort to control spending on higher education and student awards. These student aid proposals must be seen in the context of the Thatcher government's reductions in institutional support for both the university and public sectors. In 1981, the government announced it would cut the universities' direct grant by about 15 percent between 1981-84. The University Grants Committee was given the task of allocating cuts,

which it chose to do by selectively setting lower student admissions targets to reduce enrollment. For the polytechnics and other institutions, meanwhile, the government capped the general subsidy used by local education authorities for institutional funds. But there was no comparable mechanism for limiting enrollments in polytechnics and other institutions. Thus the effect of the early reductions was to shrink enrollments in universities and drive up enrollments in the polytechnics and other institutions. That presented a new budgetary dilemma; whereas total institutional expenditures could be controlled, government outlays on student awards were determined simply by demand. The Thatcher government naturally turned to student aid as its next target.

Early in its first term, the Thatcher government let it be known that it was studying a student loan plan. Twice, in 1982 and 1983, proposals were shelved, first because of the cost implications -- Treasury estimated L100 million, or the equivalent of $174 million in startup costs -- and secondly in deference to pre-election jitters about the plan's effect on middle-class voters.[15]

Possibly buoyed by the government's decisive victory in the 1983 general election, Education Secretary Sir Keith Joseph in November 1984 proposed what many saw as a "back door" entry to loans. He called for reinstituting tuition payments for middle-income and upper-income families, abolishing the minimum student maintenance grant, and increasing parental contributions of middle- and upper-income families. The projected L39 million ($54 million) in savings were to be used to increase the average student grant and to boost support of scientific research.[16]

News reports were quick to calculate that while low-income students could receive larger grants, thousands of parents with adjusted gross incomes of more than L22,000 ($30,580) would have to pay L725 ($1,008) more toward their children's education--the total of the L205 ($285) minimum maintenance grant and L520 (about $723) in tuition fees. Parental contributions would be capped at the equivalent of about $5,560.[17]

For Conservative and Labor members alike, the prospect of reimposing tuition for middle-income families proved too much to stomach. "It is the first time the principle of tuition fees has been breached and as far as I am concerned it is the sticking point," Conservative member of Parliament William Benyon told the Times Higher Education Supplement soon after Sir Keith's announcement.[18]

The government was forced to withdraw the tuition requirement, but the proposal to abolish the minimum maintenance grant and to increase parental contributions for more affluent families (previously

illustrated in table 2) is still under consideration. The government in May 1985 again went on record as favoring the introduction of student loans as part of a streamlined higher education system.[19] Alternative student aid policies are the subject of a forthcoming government "green paper" ordered by Sir Keith that will spell out the costs of each option. Furthermore, a small loan program for adults enrolled in training courses is being introduced this fall; if the prototype succeeds, some say it could be adapted to full-time education.

Developments in the U.S.

The scope of federal student financial aid has been the source of heated political debate of late in the United States as well. Throughout the 1970s, pressure to expand eligibility for student aid increased, culminating in the Middle-Income Student Assistance Act (MISAA) of 1978. Almost immediately after eligibility for federal grants and loans for middle-income families was broadened, there was pressure on Congress to modify the legislation. Costs to the government under the Guaranteed Student Loan program soared between 1979 and 1981, when all families, regardless of income, could qualify for a GSL. Incentives for private lenders to make GSLs had also been increased. In 1981, Congress agreed to reimpose an eligibility ceiling for GSL, mandating a needs test for families with incomes above $30,000.

The Reagan administration has repeatedly sought spending cuts for student financial aid in the form of consolidating federal grant and loan programs and restricting eligibility for federal assistance. Most recently, in its blueprints for the fiscal 1986 budget, the administration proposed limiting access to GSLs to families with incomes of $32,500 or less and capping the amount of federal aid that a student could receive at $4,000. That plan was hastily amended when higher education groups pointed out that the proposed aid cap fell far short of average college costs--$6,000 for public institutions and $9,000-plus for the independent sector. Although Congressional action has not been completed as this report goes to press, it appears certain that proposed restrictions on GSL will be revised upward to protect most middle-income families.

Issues for Reform -- Great Britain

Calls for reform of the British student aid system are not new, nor are they espoused exclusively by the government. Policy

researchers such as the London Institute of Education's Maureen Woodhall have argued that the present grants system is flawed and that introducing a mixed system of grants and loans would be both practical and desirable. Critics of the grants system have long insisted that it constitutes a transfer of income from the less well-off to the more advantaged, who presumably enjoy greater earnings as a result of their higher education. For the present, however, Woodhall and others point to what they believe to be an artificial distinction between mandatory and discretionary awards, which discriminates against students enrolled part-time and students in nondegree programs, as well as the older, nontraditional student population. They note that the declining purchasing power of student grants has widened the gap between resources and higher education expenses, with low-income families the most vulnerable to inflationary change.[20]

The absence of a comprehensive policy for students who leave school after age 16 but may not enter higher education right away has also been used to endorse a broader subsidy for 16- to 19-year-olds. Some researchers and policymakers have championed an "educational entitlement" consisting of a maintenance grant and tuition remission for four years after a student leaves secondary school, supplemented by a state-supported loan for further education or training.[21]

Woodhall cites government-sponsored loan programs in other countries, including the United States, as evidence that a loans program is feasible for Great Britain.

Issues for Reform -- U.S.

In the U.S., where loans are the predominant form of federal student aid, issues of equity have also arisen. At the federal level, unbridled growth in GSL appears to be crowding out funds for grants aimed at low-income students. Increasingly, the bulk of an American college student's financial aid package is in the form of "self-help"--i.e., loans or work-study. Greater reliance on loans, particularly by low-income students, raises the question of whether facilitating access to higher education by encouraging high levels of debt is appropriate.

As college costs have continued to rise, the value of student aid has dropped. The College Board reports that the purchasing power of aid awarded in the 1984-85 academic year was almost 15 percent less than in 1980-81.[22] As in Great Britain, there has been specific concern over the declining power of grant aid, especially Pell Grants. Despite concerns over educational debt, some educational groups have recommended raising undergraduate loan limits in order to compensate for the effects of inflation.

Conclusion

The climate of fiscal austerity in both Great Britain and the United States portends continuing pressure to reduce funding for student financial aid programs and thus restrict access to higher education. Current government policies have been buttressed by rhetoric that emphasizes self-help, thrift, and private initiative in regard to support for education.

Changes in the British student grants system are viewed by the public as a radical retreat from the principle of subsistence grants for all qualified students, regardless of income. The reimposition of tuition would mark a departure from the tradition of free or highly-subsidized tuition. The extent to which middle-income Britons have come to regard student aid as their birthright is reflected in a letter to The Times of London after Sir Keith announced the government proposals. The irate writer complained that after he had subsidized the education of others, the government would now in effect be denying his children the same privilege to obtain an education.[23]

The current debate over U.S. government-sponsored student aid is different. The United States has never committed itself to the kind of blanket support for college-bound students that Britain has--at least, not at the federal level. (States historically have supported low-cost higher education, and today they provide a far greater portion of total college revenue than does the federal government.) Students and their families have traditionally borne the primary responsibility for meeting their costs for higher education. Even today, families meet more than half of college costs with their own resources. Loans and work-study, not grants, were the earliest forms of federal assistance when the core student financial aid programs were created in the late 1950s and the 1960s.

With the passage of MISAA, U.S. policy explicitly addressed the needs of middle-income families. The question remains, to what extent should the U.S. government subsidize higher education for middle-income students? In 1981, Congress reimposed eligibility limits for a nonneed-tested Guaranteed Student Loan. But the uproar that greeted the most recent Reagan administration plan to bar access to GSL to many middle-income families signals that any further incursion into middle-income student benefits is likely to meet with strong political resistance. Indeed, as the value of student aid declines, and as college costs continue to rise faster than inflation, arguments are being made for an expanded federal role in student aid for middle-income families. Unless loan limits are raised, or grants increased, some say, middle-income students will be shut out from higher education.

How to reduce government subsidy for British students and maintain allegiance to the Robbins principle of expanded access poses a major challenge. In both Great Britain and the United States, politicians representing middle-class constituents have demonstrated a tenacious desire to protect student financial assistance to families with moderate incomes. Of all the obstacles to replacing the British grants system with a system of grants and loans, this may prove the most formidable. To introduce a government-backed loan program, proponents will have to demonstrate its cost effectiveness to a skeptical Treasury, and offer adequate incentives to private lenders to ensure their participation. But above all, they will have to obtain the backing of the middle class, which may have benefited the most from Britain's generous tradition of student support.

ENDNOTES

1. For accounts of the government's November 1984 proposal, see The Times Higher Education Supplement, Nov. 16, Nov. 23, Nov. 30, and Dec. 7, 1984, and The Economist, Nov. 17, and Dec. 8, 1984.

2. Except where noted otherwise, the description of British higher education is based on information from Barbara B. Burn, Higher Education in Nine Countries: A Comparative Study of Colleges and Universities Abroad (New York: McGraw-Hill, 1971) and general British government publications.

3. In contrast, in the U.S., government grants make up 60 percent and 15 percent, respectively, of revenues for public and independent higher education institutions. Tuition accounts for 14 percent of public college revenues and 37 percent of independent college revenues.

4. John H. Farrant, "Trends in Admissions," in Access to Higher Education, ed. Oliver Fulton (Guildford: Society for Research into Higher Education, 1981), 47.

5. Great Britain. Central Office of Information, Education in Britain, London, 1984.

6. U.S. Department of Commerce, Bureau of the Census, "School Enrollment--Social and Economic Characteristics of Students: October 1982," 1983.

7. Farrant, op. cit., 60.

8. This section is based on information from Maureen Woodhall, "Financial Support for Students," in Resources and Higher Education, ed. Alfred Morris and John Sizer (Guildford: Society for Research into Higher Education, 1982).

9. As of August 1984 the exchange rate was L1=$1.39. Unless otherwise noted, this exchange rate is used throughout the report.

10. In 1982, according to Britain's Central Statistical Office, average household income for two adults and two children was L9,778 (the equivalent that year of $17,000). The mean income for a family of four in the U.S. in 1982 was $30,924, according to the U.S. Census Bureau.

11. In the U.S., in the 1984-85 school year, the eligibility cutoff for a minimum $200 Pell Grant for a typical family of four with

one dependent in college was about $28,000. Families of four with an adjusted gross income of $11,400 or less were exempted from parental contributions.

12. Great Britain. Department of Education and Science release, 1985.

13. Great Britain. Parliament. Higher Education. Report of the Committee appointed by the Prime Minister under the Chairmanship of Lord Robbins. Cmnd. 2154. London, 1963, 65.

14. Simon Jenkins and William Van Straubenzee, Student Loans; Pros and Cons (London: Conservative Political Centre, 1968).

15. "Student Loans Plan Put on Ice Second Time Round," The Times Higher Education Supplement, April 16, 1982, 1.

16. Biddy Passmore, "Sir Keith Asks Middle-Class to Pay More for HE," The Times Educational Supplement, Nov. 16, 1984, and John O'Leary, "'New Blood' is Casualty of Spending Plans," The Times Higher Education Supplement, Nov. 16, 1984, 1.

17. Ibid.

18. David Jobbins, "Conservative MPs Revolt Over Grants," The Times Higher Education Supplement, Nov. 30, 1984, 1.

19. David Walker, "Higher Education System Must Be Smaller, Linked to Needs of Business, Britain is Told," The Chronicle of Higher Education, June 12, 1985, 29.

20. Woodhall, op. cit., 99. She estimates that if student grants were to hold their own against inflation since 1962, students would have to have received L1,820 instead of L1,535 in 1981-82 and L2,000 instead of L1,595 in 1982-83.

21. Oliver Fulton, Access to Higher Education, 2.

22. The Washington Office of the College Board, Trends in Student Aid: 1980 to 1984 (New York: The College Board, 1984), 2.

23. Geoffrey Smith, "British Middle Class Demands Benefits," in The Journal/ The Institute for Socioeconomic Studies, Vol. X, No. 1, Spring 1985, 43.

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1/20/85